

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

GWENDOLYN ANNE TAYLOR
MIRANDA NICOLE TAYLOR
Debtor(s)

Case No. 19-10138-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2019.
- 2) The plan was confirmed on 09/19/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/10/2022.
- 6) Number of months from filing or conversion to last payment: 46.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,264.31.
- 10) Amount of unsecured claims discharged without full payment: \$45,418.05.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,172.00
Less amount refunded to debtor	\$1,049.14

NET RECEIPTS: **\$25,122.86**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,139.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,139.81**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMS SERVICING GROUP	Unsecured	2,033.00	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC	Unsecured	2,001.18	NA	NA	0.00	0.00
BAKO PATHOLOGY SERVICES	Unsecured	297.64	NA	NA	0.00	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	2,200.11	2,162.11	2,162.11	2,162.11	0.00
CBCS	Unsecured	7,029.49	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	5,714.89	5,714.89	5,714.89	5,714.89	0.00
CONSERV-CONTINENTAL SERVICE C	Unsecured	3,503.64	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INC	Unsecured	1,017.61	NA	NA	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	NA	10,049.72	0.00	0.00	0.00
FINANCIAL RECOVERIES	Unsecured	2,231.50	NA	NA	0.00	0.00
HEALTH NETWORK LABS	Unsecured	245.43	NA	NA	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Priority	533.20	NA	NA	0.00	0.00
KRAMER MAEHRER DPM LLC	Unsecured	116.59	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH NETWORK	Unsecured	6,361.06	NA	NA	0.00	0.00
MEDICAL IMAGING OF LEHIGH VALI	Unsecured	955.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	201.18	2,001.18	2,001.18	2,001.18	0.00
NATIONSTAR MORTGAGE LLC	Secured	74,109.00	74,045.36	975.10	975.10	0.00
NORTHLAND GROUP	Unsecured	2,407.81	NA	NA	0.00	0.00
PENN CREDIT CORPORATION	Unsecured	245.43	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,182.45	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,704.22	4,704.22	4,704.22	4,704.22	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	3,329.24	3,329.24	3,329.24	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,688.50	1,688.50	1,688.50	0.00
SECURITY CREDIT SYSTEMS	Unsecured	15,790.22	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	45,067.82	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	56,409.09	0.00	0.00	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	NA	2,407.81	2,407.81	2,407.81	0.00
WELLS FARGO DEALER SERVICES	Secured	4,480.00	4,285.17	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$975.10	\$975.10	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$975.10	\$975.10	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,007.95	\$22,007.95	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,139.81</u>	
Disbursements to Creditors	<u>\$22,983.05</u>	
TOTAL DISBURSEMENTS :		<u>\$25,122.86</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/05/2023

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.